## IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Nelson N. Hernandez; Iliana E. Hernandez; Debtor(s). CASE NO. 19-12968 CHAPTER 13 JUDGE A. Benjamin Goldgar

## AGREED ORDER CONDITIONING THE AUTOMATIC STAY

On the motion of WF Victoria 2017-1 Grantor Trust, secured creditor herein, for the entry of an order modifying the automatic stay to permit it to foreclose its mortgage on the real estate:

IT IS HEREBY ORDERED that the automatic stay in this case, as it applies to the interest of WF Victoria 2017-1 Grantor Trust, its successors and/or assignees in the real property, commonly known as 154 Egan Dr, Streamwood, Illinois 60107-1108, shall continue in effect under the following conditions:

- 1. The debtor(s) shall thereafter continue making timely post-petition mortgage payments as per the terms of the security agreements, commencing with the November 1, 2021 payment.
- 2. If debtor(s) fall(s) two (2) months in default on any payment, as referred to in paragraph 1, the automatic stay may be modified to permit foreclosure, without further order of the Court, upon 14 days written notice to the debtor(s) and to the attorney for debtor(s), during which period the debtor(s) may cure the default. Upon failure to cure default, the Automatic Stay shall terminate as to the Movant upon the Movant filing a Notice of Termination of Stay. However, in the event Debtor becomes delinquent after (2) notices of default, then upon the third default the automatic stay shall terminate as to the Movant upon the Movant filing its Notice of Termination of Stay and mailing a copy of the Notice to the Debtor and Debtor's attorney. Movant shall then be allowed to take any and all steps necessary to exercise any and all rights it may have in the property commonly known as 154 Egan Dr, Streamwood, Illinois 60107-1108.
- 3. In the event of a default, the Debtor(s) shall tender the required funds along with a \$100.00 service fee, payable to WF Victoria 2017-1 Grantor Trust, to the offices of Diaz Anselmo & Associates LLC at the address below. The payment must be made in the form of a certified check, money order, or cashier's check. The \$100.00 service fee will be collectible against the Debtor(s), payable to either Creditor or its counsel pursuant to the terms of the notice regarding the default. For

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purposes of determining when the stay is modified, the stay shall be considered modified upon the expiration of the cure term when the Debtor(s) fail to cure.

DATED:

ENTER:

Bankruptcy Judge

Attorney for Creditor

DATE: October 26, 2021

Attorney for Debtor(s)

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THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR.